

United States Bankruptcy Court

District of Puerto Rico

In re:

JORGE ANTONIO IRIZARRY RODRIGUEZ

Debtor(s)

Case No. 15-01937-EAG

Chapter 13

District/off: 0104-2

User: munizgr

Page 1 of 2

Date Rcvd: Oct 14, 2020

Form ID: 3180WPR

Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol

Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 16, 2020:

Recip ID	Recipient Name and Address
db	+ JORGE ANTONIO IRIZARRY RODRIGUEZ, PO BOX 560479, GUAYANILLA, PR 00656-0479
4084952	+ ARCELIO A MALDONADO AVILES, 6 GARZAS, ADJUNTAS PR 00601-2108
4084950	ASUME, PO BOX 70376, SAN JUAN PR 00936-8376
4098975	+ ASUME, C/O STACY RODRIGUEZ VEGA, PO BOX 70376, SAN JUAN PR 00936-8376
4084961	+ DEPARTAMENTO DE HACIENDA DEL ESTADO LIBRE ASOCIACI, EDIFICIO INTENDENTE RAMIREZ, 10 PASEO COVADONGA, SAN JUAN 00901-2613
4084960	MARTIN GONZALEZ VAZQUEZ, PO BOX 591, MERCEDITA PR 00715 0591
4144221	PONTIFICAL CATHOLIC UNIVERSITY PR, 2250 BOULEVARD LUIS A FERRE, AGUAYO SUITE 530, PONCE PR 00717
4084951	+ STACY M. RODRIGUEZ VEGA, PO BOX 2694, SAN GERMAN PR 00683-2694
4084959	+ UNIVERSIDAD CATOLICA DE PUERTO RICO, 2250 BULEVARD LUIS A FERRE, PONCE PR 00717-0656

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	Email/Text: enotice@ch13sju.com	Oct 14 2020 19:31:00	ALEJANDRO OLIVERAS RIVERA, ALEJANDRO OLIVERAS CHAPTER 13 TRUS, PO BOX 9024062, SAN JUAN, PR 00902-4062
4090454	Email/Text: marilyn.gonzalez@popular.com	Oct 14 2020 19:33:00	BANCO POPULAR DE PUERTO RICO, BANKRUPTCY DEPARTMENT, PO BOX 366818, SAN JUAN PR 00936-6818
4113603	EDI: PRTREAS	Oct 14 2020 22:48:00	Department of Treasury, Bankruptcy Section (424), P.O. Box 9024140, San Juan PR 00902-4140
4186673	EDI: IRS.COM	Oct 14 2020 22:48:00	INTERNAL REVENUE SERVICES, PO BOX 7346, PHILADELPHIA PA 19101-7346
4090201	EDI: RMSC.COM	Oct 14 2020 22:48:00	Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 5

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	ASUME, PO BOX 70376, SAN JUAN, PR 00936-8376
cr	*+	STACY M RODRIGUEZ VEGA, PO BOX 2694, SAN GERMAN, PR 00683-2694
4144220	*+	ASUME, PO BOX 70376, SAN JUAN PR 00936-8376
4186829	*	INTERNAL REVENUE SERVICES, PO BOX 7346, PHILADELPHIA PA 19101 7346
4185824	*	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7317, Philadelphia PA 19101-7317

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 16, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 14, 2020 at the address(es) listed below:

Name	Email Address
ALEJANDRO OLIVERAS RIVERA	aorecf@ch13sju.com
ALEJANDRO OLIVERAS RIVERA (ENO)	on behalf of Trustee ALEJANDRO OLIVERAS RIVERA aorecf@ch13sju.com
GRACE M FIGUEROA IRIZARRY	on behalf of Creditor ASUME gmarief@hotmail.com gracefigueroalawoffice@gmail.com
MIRIAM D SALWEN ACOSTA	on behalf of Trustee ALEJANDRO OLIVERAS RIVERA aorecf@ch13sju.com
MONSITA LECAROZ ARRIBAS	ustpregion21.hr.ecf@usdoj.gov
NORBERTO COLON ALVARADO	on behalf of Debtor JORGE ANTONIO IRIZARRY RODRIGUEZ norbertocolonalvarado@yahoo.com
PEDRO RAFAEL MEDINA HERNANDEZ	on behalf of Trustee ALEJANDRO OLIVERAS RIVERA aorecf@ch13sju.com
PETER ANTHONY SANTIAGO GONZALEZ	on behalf of Creditor STACY M RODRIGUEZ VEGA quiebrapr@gmail.com G56539@notify.cincompass.com

TOTAL: 8

Information to identify the case:

Debtor 1 JORGE ANTONIO IRIZARRY RODRIGUEZ
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____

United States Bankruptcy Court **District of Puerto Rico**
Case number: **15-01937 -EAG 13**

Social Security number or ITIN **xxx-xx-2062**
EIN _____
Social Security number or ITIN _____
EIN _____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

JORGE ANTONIO IRIZARRY RODRIGUEZ

By the
court:

October 14, 2020



Edward A. Gandy
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.